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DECLARATION FOR UTILITY OR	Attorney Docket Numb	er 11195.37						
DECLARATION FOR UTILITY OR DESIGN	First Named Inventor	Tara chand Singhop						
PATENT APPLICATION (37 CFR 1.63)	COMPLETE IF KNOWN							
	Application Number							
Declaration Submitted OR With Initial Filing Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Filing Date							
	Art Unit							
	Examiner Name							

As the below named inventor, I hereby declare that:								
My residence, mailing address, and citizenship are as stated below next to my name.								
I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
Apparoutus For A	PRIVATE and	d SECURE fo	yment Sys	tem				
(Title of the Invention)								
is attached hereto								
OR was filed on (MM/DD/YYYY) as United States Application Number or PCT International								
Application Number	and was amend	led on (MM/DD/YYYY)		(if applicable).				
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.								
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.								
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.								
Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO				
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:								

DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number or Bar Code Label OR Correspondence address below							
Name Tara Chand Singhal							
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city Torrance		State	CA	ZIP 90 510			
Country USA Tele	ephone 310	540	0 4095	Fax 310 316 105)			
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.							
NAME OF SOLE OR FIRST INVENTOR :	A petition h	as bee	en filed for this unsi	gned inventor			
Given Name (first and middle [if any]) TARA CHAND Family Name or Surname			HAL				
Inventor's Tara Chard Singles			Date 1/15/02				
Residence: City Tomace	State CA		Country US	Citizenship US			
Mailing Address P. O . B ox 5075							
City 10 Wave	State CA		ZIP 90510	Country USA			
NAME OF SECOND INVENTOR:	A petition has	s been	filed for this unsign	ned inventor			
Given Name (first and middle [if any]) Family Name or Surname							
Inventor's Signature			Date				
Residence: City	State		Country	Citizenship			
Mailing Address							
City	State		ZIP	Country			
Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.							